

Norman Flynn  
Culligan Water Conditioning  
PO Box 76  
Macomb, IL 61455-2033

Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

Dear Secretary Johnson-

Credit card interchange fees have become quite steep over the past few years. It is important that this trend is halted. In order for this to happen, we need you to continue your support of the rule to cap debit fees.

My business, Culligan Water Conditioning, has served our community for over seventy years. Our small franchise offers a wide range of products and services, and a great deal of our consumers choose to pay with a card. It really has become a way of life. However, the fees that come with the cards can be burdensome for businesses like mine.

Already, our economic situation has hurt small businesses all over the country. We really cannot afford to keep getting hit with unnecessary fees. Please seek to get the proposed rule implemented quickly so that debit swipe fees will be lowered and small businesses will get some breathing room.

Sincerely yours,

Norman Flynn

A handwritten signature in dark ink, appearing to read 'Norm Flynn', is written over the typed name.